

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Shellpoint as Servicer for DLJ Mortgage Capital,
Inc.

In Re:
William H Frazier
Debtor
Kimberly Frazier
Co-Debtor



Order Filed on March 14, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-18863 MBK

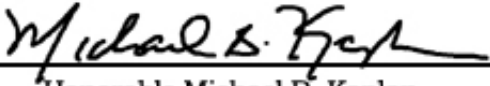
Hearing Date: 2/14/2024 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 14, 2024


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: William H Frazier & Kimberly Frazier

Case No: 22-18863 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, New Rez LLC dba Shellpoint as Servicer for DLJ Mortgage Capital, Inc., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1 Woodcrest Drive, Mount Holly, NJ, 08060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John Zimnis, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 26, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2023 through February 2024 for a total post-petition default of \$6,544.12 (4 @ \$2,035.17 less suspense \$1,596.56); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make an immediate payment of \$4,070.34; and

It is further **ORDERED, ADJUDGED and DECREED** that the remaining balance of the arrears in the amount of \$2,473.78 will be paid over six months by Debtor remitting \$412.30 per month for five months and \$412.28 for one month, which additional payments shall begin on March 1, 2024 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2024, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$400.00 for attorneys' fees and \$199.00 for filing fees, totaling \$599.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.